#### United States Bankruptcy Court Middle District of Pennsylvania

Case No. 23-02448-MJC In re: Eric W. Steinmetz Chapter 13

Debtor

# **CERTIFICATE OF NOTICE**

District/off: 0314-5 User: AutoDocke Page 1 of 4 Date Rcvd: Oct 11, 2024 Form ID: pdf010 Total Noticed: 61

The following symbols are used throughout this certificate:

Symbol		Definition

Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS

regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was ##

undeliverable.

#### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 13, 2024:

Recip ID		Recipient Name and Address
db	+	Eric W. Steinmetz, 617 School Road, Nazareth, PA 18064-8619
5574547		CARDIONET INC, C/O BYL COLLECTION SERVICES LLC, PO BOX 569, MALVERN, PA 19355-0569
5574553		FBCS INC, 330 S WARMINSTER ROAD, SUITE 353, HATBORO, PA 19040-3433
5574554	+	FIVE STAR BANK, 55 N MAIN STREET, PO BOX 150, WARSAW, NY 14569-0150
5574557	+	GFL ENVIRONMENTAL, 26999 CENTRAL PARK BLVD STE 200, SOUTHFIELD, MI 48076-4145
5574558		HNL LAB MEDICINE, PO BOX 789581, PHILADELPHIA, PA 19178-9581
5574561	+	LAW OFFICES OF SIEGEL & SIEGEL, 6355 TOPANGA CANYON BLVD, SUITE #25, WOODLAND HILLS, CA 91367-2102
5574564		LEHIGH VALLEY HEALTH NETWORK, P.O. BOX 981028, BOSTON, MA 02298-1028
5574563		LEHIGH VALLEY HEALTH NETWORK, PATIENT ACCOUNTING DEPT, PO BOX 4120, ALLENTOWN, PA 18105-4120
5574565		LEHIGH VALLEY HEALTH NETWORK, PO BOX 981006, BOSTON, MA 02298-1006
5574562		LEHIGH VALLEY HEALTH NETWORK, PATIENT RECEIVABLES OFFICE, PO BOX 4067, ALLENTOWN, PA 18105-4067
5574573	+	NATIONWIDE CREDIT INC, 2002 SUMMIT BLVD STE 600, ATLANTA, GA 30319-1559
5574577		PROGRESSIVE PHYSICIAN ASSOCIATES, PO BOX 678398, DALLAS, TX 75267-8398
5574579		RETRO FITNESS, 1121 NORTH 9TH STREET, STROUDSBURG, PA 18360
5574581	+	RINALDI FAMILY DENTISTRY, 226 BROADWAY, BANGOR, PA 18013-2528
5574582	+	SLPG PHYSICIANS GROUP, 2428 WALBERT AVENUE, ALLENTOWN, PA 18104-1350
5574584		ST LUKE'S UNIVERSITY HEALTH NETWORK, PO BOX 604152, CHARLOTTE, NC 28260-4152
5574585		ST. LUKE'S UNIVERSITY HEALTH NETWK., 801 OSTRUM ATREET, BETHLEHEM, PA 18015

TOTAL: 18

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID		Notice Type: Email Address Email/PDF: bncnotices@becket-lee.com	Date/Time	Recipient Name and Address
5574542	+	Email/PDF: onchotices@oecket-lee.com	Oct 11 2024 18:51:23	AMERICAN FIRST FINANCE, PO BOX 565848, DALLAS, TX 75356-5848
5574543		Email/Text: g17768@att.com	Oct 11 2024 18:33:00	AT&T, PO BOX 5014, CAROL STREAM, IL 60197-5014
5574544	+	Email/Text: Bankruptcy@ICSystem.com	Oct 11 2024 18:33:00	AT&T MOBILITY, C/O IC SYSTEMS INC, 444 HIGHWAY 96 EAST, SAINT PAUL, MN 55127-2557
5585813		Email/PDF: bncnotices@becket-lee.com	Oct 11 2024 18:51:23	American First Finance, LLC, c/o Becket and Lee LLP, PO Box 3002, Malvern PA 19355-0702
5574545	+	Email/PDF: AIS.cocard.ebn@aisinfo.com	Oct 11 2024 18:36:56	CAPITAL ONE BANK, PO BOX 30281, SALT LAKE CITY, UT 84130-0281
5574546		Email/PDF: AIS.cocard.ebn@aisinfo.com	Oct 11 2024 18:36:48	CAPITAL ONE BANK, PO BOX 30285, SALT LAKE CITY, UT 84130-0285
5574548	+	Email/Text: enotifications@santanderconsumerusa.com	Oct 11 2024 18:33:00	CHRYSLER CAPITAL, PO BOX 961275, FORT WORTH, TX 76161-0275
5574549		Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COI	M	

District/off: 0314-5 User: AutoDocke Page 2 of 4 Date Rcvd: Oct 11, 2024 Form ID: pdf010 Total Noticed: 61 Oct 11 2024 18:33:00 COMENITY BANK, BANKRUPTCY DEPT, PO BOX 182125, COLUMBUS, OH 43218-2125 5574550 Email/PDF: creditonebknotifications@resurgent.com Oct 11 2024 18:49:42 CREDIT ONE BANK, PO BOX 98873, LAS VEGAS, NV 89193-8873 5574551 + Email/Text: operationsclerk@easypayfinance.com Oct 11 2024 18:33:00 **DUVERA BILLING SERVICES, 1959** PALOMAR OAKS WAY STE 340, CARLSBAD, CA 92011-1313 5577194 Email/Text: operationsclerk@easypayfinance.com Oct 11 2024 18:33:00 Duvera dba Easypay Finance, P.O. Box 2549, Carlsbad, CA 92018 5574552 Email/Text: operationsclerk@easypayfinance.com Oct 11 2024 18:33:00 EASYPAY FINANCE, PO BOX 2549, CARLSBAD, CA 92018 5574555 + Email/Text: Atlanticus@ebn.phinsolutions.com FORTIVA MC/TBOM, 5 CONCOURSE PKWY Oct 11 2024 18:33:00 STE 400, ATLANTA, GA 30328-9114 Email/Text: Banko@frontlineas.com 5574556 Oct 11 2024 18:33:00 FRONTLINE ASSET STRATEGIES, 2700 SNELLING AVE N STE 250, SAINT PAUL, MN 55113-1783 5574559 Email/Text: sbse.cio.bnc.mail@irs.gov IRS, CENTRALIZED INSOLVENCY OP, PO Oct 11 2024 18:33:00 BOX 7346, PHILADELPHIA, PA 19101-7346 5574560 Email/Text: JCAP\_BNC\_Notices@jcap.com JEFFERSON CAPITAL SYSTEMS LLC, PO Oct 11 2024 18:33:00 BOX 7999, SAINT CLOUD, MN 56302-9617 5574566 + Email/PDF: resurgentbknotifications@resurgent.com Oct 11 2024 18:49:42 LVNV FUNDING, 55 BEATTIE PLACE, GREENVILLE, SC 29601-2165 5583179 Email/PDF: resurgentbknotifications@resurgent.com Oct 11 2024 18:50:26 LVNV Funding LLC, c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587 5574567 + Email/Text: MDSBankruptcies@meddatsys.com MEDICAL REVENUE SERVICE, PO BOX 1149, Oct 11 2024 18:33:00 SEBRING, FL 33871-1149 5574568 + Email/PDF: MerrickBKNotifications@Resurgent.com MERRICK BANK, 10705 S JORDAN GTWY Oct 11 2024 18:36:56 STE 200, SOUTH JORDAN, UT 84095-3977 5574569 + Email/PDF: MerrickBKNotifications@Resurgent.com Oct 11 2024 18:49:40 MERRICK BANK, PO BOX 660702, DALLAS, TX 75266-0702 5574570 Email/Text: BankruptcyEast@firstenergycorp.com MET-ED, PO BOX 3687, AKRON, OH Oct 11 2024 18:33:00 44309-3687 + Email/PDF: ais.midfirst.ebn@aisinfo.com 5587546 MIDFIRST BANK, 999 NorthWest Grand Oct 11 2024 18:36:38 Boulevard, Oklahoma City, OK 73118-6051 Email/PDF: ais midfirst ebn@aisinfo.com 5574571 MIDLAND MORTGAGE, PO BOX 268959, Oct 11 2024 18:50:24 OKLAHOMA CITY, OK 73126-8959 5583177 Email/PDF: MerrickBKNotifications@Resurgent.com Oct 11 2024 18:36:57 Merrick Bank, c/o Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368 5578922 + Email/Text: BankruptcyEast@firstenergycorp.com Oct 11 2024 18:33:00 Met-Ed, 101 Crawford's Corner Road, Building 1 Suite 1-511, Holmdel NJ 07733-1976 5584742 + Email/Text: bankruptcydpt@mcmcg.com Oct 11 2024 18:33:00 Midland Credit Management, Inc, P.O. Box 2037, Warren, MI 48090-2037 ^ MEBN 5574572 Oct 11 2024 18:31:24 NATIONAL ENTERPRISE SYSTEMS, 2479 EDISON BLVD UNIT A, TWINSBURG, OH 44087-2476 5574574 Email/Text: nsm\_bk\_notices@mrcooper.com Oct 11 2024 18:33:00 PACIFIC UNION FINANCIAL, 1603 LBJ FREEWAY SUITE 500, FARMERS BRANCH, TX 75234-6071 5574576 Email/Text: Bankruptcy.Notices@pnc.com Oct 11 2024 18:33:00 PNC BANK, PO BOX 3180, PITTSBURGH, PA 15230 5579835 Email/Text: bnc-quantum@quantum3group.com Oct 11 2024 18:33:00 Quantum3 Group LLC as agent for, Credit Corp Solutions Inc, PO Box 788, Kirkland, WA

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			98083-0788
5574578	Email/PDF: resurgentbknotifications@resurgent.com	Oct 11 2024 18:49:41	RESURGENT CAPITAL SERVICES, PO BOX 10497, GREENVILLE, SC 29603-0497
5574580	^ MEBN	Oct 11 2024 18:30:50	REVCO SOLUTIONS INC, PO BOX 163279, COLUMBUS, OH 43216-3279
5574583	^ MEBN	Oct 11 2024 18:31:35	ST LUKE'S, 801 OSTRUM STREET, BETHLEHEM, PA 18015-1000
5574586	Email/PDF: ais.tmobile.ebn@aisinfo.com	Oct 11 2024 18:36:38	T-MOBILE USA, PO BOX 742596, CINCINNATI, OH 45274-2596
5577470	Email/PDF: ebn_ais@aisinfo.com	Oct 11 2024 18:36:56	T Mobile/T-Mobile USA Inc, by American InfoSource as agent, PO Box 248848, Oklahoma City, OK 73124-8848
5574587	+ Email/Text: bncmail@w-legal.com	Oct 11 2024 18:33:00	TD BANK USA NA, 7000 TARGET PKWY N, MS-NCB-0464, BROOKLYN PARK, MN 55445-4301
5574588	+ Email/Text: jcissell@bankofmissouri.com	Oct 11 2024 18:33:00	THE BANK OF MISSOURI, 960 S. BISHOP AVE, ROLLA, MO 65401-4415
5575149	Email/PDF: OGCRegionIIIBankruptcy@hud.gov	Oct 11 2024 18:36:57	U.S. Department of Housing and Urban Development, 801 Market Street, Philadelphia, PA 19107
5574589	+ Email/Text: wfmelectronicbankruptcynotifications@verizon	wireless.com Oct 11 2024 18:33:00	VERIZON, 500 TECHNOLOGY DRIVE, SUITE 300, WELDON SPRING, MO 63304-2225
5574590	Email/Text: wfmelectronicbankruptcynotifications@verizon	wireless.com Oct 11 2024 18:33:00	VERIZON WIRELESS, PO BOX 660108, DALLAS, TX 75266-0108
5574591	Email/Text: edinkel@vikingservice.com	Oct 11 2024 18:33:00	VIKING CLIENT SERVICES, PO BOX 59207, MINNEAPOLIS, MN 55459-0207
5574592	Email/Text: bnc-bluestem@quantum3group.com	Oct 11 2024 18:33:00	WEBBANK/FINGERHUT, PO BOX 166, NEWARK, NJ 07101-0166

TOTAL: 43

#### BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID Bypass Reason Name and Address

5574575 ## PEERLESS CREDIT SERVICES, PO BOX 518, MIDDLETOWN, PA 17057-0518

TOTAL: 0 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

### **NOTICE CERTIFICATION**

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 13, 2024 Signature: /s/Gustava Winters

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# CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 11, 2024 at the address(es) listed below:

Name Email Address

Brent J Lemon

on behalf of Creditor MIDFIRST BANK blemon@kmllawgroup.com

Denise E. Carlon

on behalf of Creditor MIDFIRST BANK bkgroup@kmllawgroup.com bkgroup@kmllawgroup.com

Jack N Zaharopoulos

TWecf@pamd13trustee.com

Robert J Kidwell, III

on behalf of Debtor 1 Eric W. Steinmetz rjkidwell3rd@gmail.com;mdaniels@newmanwilliams.com

United States Trustee

ustpregion03.ha.ecf@usdoj.gov

Vincent Rubino

on behalf of Debtor 1 Eric W. Steinmetz

com; swiggins@newmanwilliams.com

TOTAL: 6

# UNITED STATES BANKRUPTCY COURT FOR THE MIDDLE DISTRICT OF PENNSYLVANIA

In re: Eric W. Steinmetz, : Chapter 13

aka Eric Wayne Steinmetz : Case No. 5:23-bk-02448-MJC

aka Eric Steinmetz

Eric W. Steinmetz,

Movant,

v. Motion to Approve Loan Modification

Midland Mortgage,

#### <u>ORDER</u>

Upon consideration of Debtor's Motion to Approve Loan Modification, Dkt. # 45 ("Motion"), after notice and no responses having been filed thereto, it is hereby

**ORDERED** that the Motion is **GRANTED**. Debtor is hereby **AUTHORIZED** to enter into a Loan Modification Agreement with regard to the mortgage held and/or serviced by MIDLAND MORTGAGE secured by the residence at 1395 KELLY RD., STROUDSBURG, PA 18360, on substantially the terms outlined in the Motion to Approve Loan Modification; and it is further

**ORDERED** that the first mortgage held and/or serviced by MIDLAND MORTGAGE shall retain its first lien priority status. A copy of this Order may be filed with the Recorder of Deeds of the appropriate jurisdiction.

By the Court,

Mark J. Conway, Bankruptcy Judge

Dated: October 11, 2024